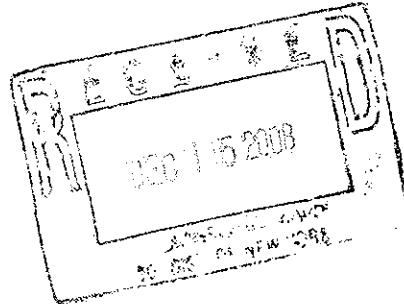


Garfield Windross  
15 Woodcliff Ct.  
Oakland, Ca 94605  
510-633-1436  
12/11/2008

Cc: Peggy G. Henson  
Lehman Brothers Bank FSB  
25520 Commercentre Dr Ste 150  
Lake Forest, CA 92630  
Phone 1-800-370-6357  
Fax: 949-614-4652

cc: Attorney General Office  
California Department of Justice  
Attn: Public Inquiry Unit  
Po Box 944255  
Sacramento, CA 94244-2550

Attn: Brian Shoichi Masumoto, Esq.  
The Office of the United States Trustee  
33 Whitehall Street  
21st Floor  
New York, NY 10004  
Phone: (212) 510-0500  
Fax: (212) 668-2255



UNITED STATES BANKRUPTCY COURT  
SOUTHERN DISTRICT OF NEW YORK

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In re

Chapter 11

LEHMAN BROTHERS HOLDING INC, et al.,

Case No. 08-13555

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(Jointly Administered)

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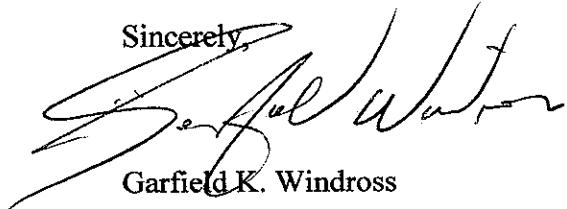
**OBJECTION TO DEFAULT DEMAND LETTER (EXHIBIT 1) FROM LEHMAN  
BROTHERS BANK, FSB DATED DECEMBER 8, 2008.**

I, Garfield K. Windross hereby object to the Default Demand letter from Lehman Brothers Bank, FSB a wholly owned subsidiary of Lehman Brothers Holding Inc. on the grounds that:

- a) I have a previous objection with the court (docket #1772), and await the court and trustee decision on previous objection. No further action should be forthcoming from Lehman Brothers Bank FSB until the court, trustee, and California Department of Justice address my previous objection.
- b) Lehman Brothers Bank FSB from what I was informed is a servicer and not the holder of the promissory note. The current state of my promissory note and whatever form it exist in is unknown. Proper discovery should be done on said promissory note.
- c) I dispute the prepayment penalty, late charges, other charges, estimated interest, principal and all other demands and cure listed in the demand letter exhibit 1.

Dated: December 11, 2008

Sincerely,



A handwritten signature in black ink, appearing to read "Garfield K. Windross".

Garfield K. Windross

**Exhibit 1**

# LEHMAN BROTHERS

December 8, 2008

## DEFAULT DEMAND

Garfield K. Windross  
15 Woodcliff Court  
Oakland, CA. 94605

CERTIFIED MAIL  
7007 0220 0001 8339 9674  
First Class Mail

Name: Garfield Windross  
Number: 0091898387  
Property: 8453- 8455 South Van Ness Avenue  
Inglewood, CA 90305

Dear MR. GARFIELD K WINDROSS,

The promissory note dated **May 15, 2007** in the original amount of **\$600,000.00** is in **Default** due to non-payment of monthly installments of **\$4,781.30**, including principal and interest, which became due on **10/1/2008** and on the first day of each subsequent month.

Because of this uncured breach in the terms and conditions of said Note, we do hereby declare the entire balance of indebtedness to be due and owing.

Principal	\$ 592,849.14
Estimate Interest* from 9/12/2008 to 12/18/2008	\$ 11,580.82
Prepayment Penalty	\$ 23,713.97
Late Charges ( subject to increase after the 10th of each month )	\$ 2,060.50
Misc Charges	\$
Other	\$ 11,714.21
<b>TOTAL</b>	<b>\$ 641,918.64</b>
<i>* Accrued Interest / Day:</i>	<i>\$ 121.25</i>

Demand is hereby made upon you under terms of said Note for payment of the entire balance due. If payment of this demand is not made on or before **12/18/2008**, we shall take legal and other actions deemed necessary or appropriate to protect our interest, i.e., foreclose and liquidation of collateral.

To cure this default, a payment of **\$ 19,902.61** must be received on or before **12/18/2008**  
**CERTIFIED FUNDS ONLY!** **No partial payments will be accepted.**

Please call the undersigned at (949) 860-0276 with your questions or comments.

Regards,



Peggy G. Henson  
Special Assets Specialist

